

## Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

### Listing of Claims:

Claims 1-20 (Canceled)

21. (Currently Amended) A computerized method for employing a transaction agency to electronically transfer a two-part file from a seller to a buyer, wherein said two-part file includes ~~a header~~ an overhead and a content and said method comprises the steps of:

encrypting said file, wherein at least a portion of the content is encrypted by the seller using a private key, and wherein the overhead includes the private key and is encrypted using a public key provided by the transaction agency;

~~presenting~~ transferring said encrypted file on the internet ~~for transfer from the seller~~ to the buyer; [[and]]

separating said two part file into the encrypted content and the encrypted overhead at the buyer;

sending said overhead from the buyer to the transaction agency;

~~decrypting said file, wherein the overhead is decrypted by the transaction agency for the buyer, using the public key to reveal the private key[[.]]; and further wherein the buyer uses~~

providing the revealed private key to the buyer; and

using the private key by the buyer to decrypt the content, and complete  
~~the transfer of the file to the buyer.~~

22. (Previously Presented) A method as recited in claim 21 wherein the overhead is encrypted by the transaction agency.

23. (Previously Presented) A method as recited in claim 21 wherein the overhead is encrypted by the seller.

24. (Previously Presented) A method as recited in claim 21 wherein said two-part file is periodically changed.

25. (Previously Presented) A method as recited in claim 21 wherein the overhead contains commercial material about said file, including pricing and payment terms.

26. (Previously Presented) A method as recited in claim 25 wherein said file further comprises a header containing clear-text advertising material about the content and informational material about the seller.

27. (Previously Presented) A method as recited in claim 21 wherein the content includes work selected from a group consisting of books, documents, pamphlets, movies, songs, games, pictures and software.